

MEMORANDUM OF TRUST

KNOW THAT WE, DONALD D. GULLONE and MARCELLA D. GULLONE, of 187 Cross Ways Drive, Leesburg, Florida, 34788, hereinafter referred to as "Settlers", created a revocable trust known as THE DONALD AND MARCELLA GULLONE FAMILY TRUST by executing a Declaration of Trust, dated October 2, 2003, naming DONALD D. GULLONE and MARCELLA D. GULLONE, as Trustee(s), referred to as the "Trustee", and, in order of succession, 1) REGIONS BANK OF ARKANSAS TRUST DEPARTMENT, FORT SMITH BRANCH; 2) BANCORP SOUTH, FORT SMITH, ARKANSAS; 3) the oldest competent beneficiary, or, if none competent, the guardian of the oldest living beneficiary, as successor trustee(s), each being referred to as a "successor Trustee".

This Memorandum of Trust is executed as evidence of the existence of the foregoing Declaration of Trust. Any person may rely upon this Memorandum of Trust as evidence of the existence of said Declaration of Trust and is relieved of any obligation to verify that any transaction entered into by a Trustee or successor Trustee thereunder is consistent with the terms and conditions of said Declaration of Trust.

IN WITNESS WHEREOF, the Settlers execute this Memorandum of Trust on the 17th day of December, 2008.

SETTLORS:

Donald D. Gullone, Trustee
DONALD D. GULLONE

Marcella D. Gullone, Trustee
MARCELLA D. GULLONE

STATE OF FLORIDA

COUNTY OF Lake

On this day personally appeared before the undersigned, a notary public, within and for the County and State aforesaid, DONALD D. GULLONE and MARCELLA D. GULLONE, to me known, or satisfactorily proven, to be the persons whose names are subscribed to the within Memorandum of Trust, and said personal separately acknowledged that they have signed the same for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this 17th day of December, 2008.

[Signature]
Notary Public

My Commission Expires: 4.11.2012



PREPARED BY AND RETURN TO:
* DELGADO LAW FIRM, PLLC
5779 GETWELL ROAD, BLDG. D, SUITE 5
SOUTHAVEN, MS 38672
662-536-2120